



FOR BANKS AND ENTERPRISE CREDIT OPERATIONS

Agency governance control tower for a distributed bank recovery network

Creating a single control layer for assignment, productivity, billing, evidence and compliance.

Illustrative

Persona brief

4-page case





OPERATING CONTEXT

Why this matters

Collections modernization is not a tool migration. It is a shift from isolated campaigns, manual coordination and hindsight reporting to a governed resolution operating model that connects decisions, execution and evidence.

Current friction

- Multiple agencies were operating across regions with varied reporting formats and approval practices.
- Agency productivity, user certification, billing and penalties were tracked outside the core workflow.
- Senior management lacked a near-real-time picture of SLA adherence and partner leakage.

Business stakes

- Move agency management from periodic MIS to governed daily operating rhythm.
- Reduce disputes around allocation, billing, commission and performance claims.
- Strengthen compliance defensibility across external partner networks.

CollectAI lens

The opportunity is to unify policy, allocation, channel execution, field evidence, partner governance, payments and analytics into one auditable operating layer - while keeping AI bounded, explainable and approval-aware.



COLLECTAI INTERVENTION MODEL

Governed orchestration model



Control plane

Policies, portfolios, allocation rules and operating configuration.

Execution plane

Tele, digital, field, agency, payment and legal workflows.

Intelligence plane

Signals, scoring, next-best-action, dashboards and experiments.

Governance plane

Audit trail, consent, contact policy, evidence and model monitoring.

Applied solution components

- Agency contract registry with slabs, targets, billing cycles, incentive logic and penalty rules.
- Partner scorecards covering collection efficiency, visit compliance, SLA, complaints and productivity.
- Scoped agency portal for assignments, dispositions, evidence, user hierarchy and access controls.
- Command-centre views for bank ops, compliance, finance and agency managers.



OUTCOME INDICATORS AND ROLLOUT

Outcome levers and rollout path

Expected outcome levers

- One source of truth for agency allocation, work status, payouts and exceptions.
- Performance-led allocation instead of static or purely geographic routing.
- Reduced reconciliation friction through validated recovery and billing evidence.
- Stronger partner governance without losing operational flexibility.

Discussion prompt

Use this case as a workshop starting point. CollectAI can map your portfolio stages, agency structure, field operating model, payment flows and control requirements into a pilot-ready roadmap.

[Request demo](#)

[Pilot roadmap](#)

Implementation path

- **0-30 days**
Agency mapping, contract digitization and access hierarchy setup.
- **31-60 days**
Assignment, disposition and evidence capture rollout.
- **61-90 days**
Commission rules, SLA dashboards and leakage monitoring.
- **90+ days**
Predictive allocation and partner benchmarking experiments.